

GUARANTY CAPITAL CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$568	\$587	3.2%		
Loans	\$391	\$392	0.1%		
Construction & development	\$19	\$18	-3.4%		
Closed-end 1-4 family residential	\$77	\$78	1.8%		
Home equity	\$5	\$6	16.4%		
Credit card	\$1	\$1	14.2%		
Other consumer	\$7	\$7	-6.5%		
Commercial & Industrial	\$71	\$77	8.5%		
Commercial real estate	\$118	\$123	4.6%		
Unused commitments	\$56	\$62	11.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$28	\$27	-2.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$95	\$109	15.5%		
Cash & balances due	\$30	\$37	22.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$505	\$519	2.7%		
Deposits	\$489	\$508	3.9%		
Total other borrowings	\$12	\$8	-35.8%		
FHLB advances	\$12	\$6	-45.4%		
Equity					
Equity capital at quarter end	\$63	\$67	7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	11.6%	--		
Tier 1 risk based capital ratio	14.0%	15.9%	--		
Total risk based capital ratio	15.2%	17.1%	--		
Return on equity ¹	18.7%	19.2%	--		
Return on assets ¹	2.1%	2.2%	--		
Net interest margin ¹	4.4%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	104.3%	115.0%	--		
Loss provision to net charge-offs (qtr)	29.6%	14.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	1.5%	0.9%	0.2%	0.0%	--
Closed-end 1-4 family residential	3.1%	2.5%	0.1%	0.0%	--
Home equity	0.0%	0.2%	0.3%	0.0%	--
Credit card	4.7%	7.5%	0.2%	0.2%	--
Other consumer	2.2%	2.8%	0.8%	0.6%	--
Commercial & Industrial	3.1%	1.3%	0.1%	0.6%	--
Commercial real estate	0.7%	0.7%	0.0%	0.1%	--
Total loans	1.8%	1.6%	0.1%	0.2%	--